

Giving you the
time
you need



to put right
complaints

The new rules to handle complaints

The FCA has improved how complaints are handled for both consumers and FCA-authorized firms. The changes are being introduced following a series of reviews and consultations that took place in 2015, which revealed a number of weaknesses in complaints-handling procedures.

Areas to improve



1.

Customer complaints processes



2.

Raising customer awareness of the Financial Ombudsman Service



3.

Considering the wider issues that may have caused a complaint



4.

Firms' MI when reporting to the FCA



5.

Training and awareness of what constitutes a 'complaint'

What you need to do if you get a complaint about an Aviva claim

If you have delegated authority for claims, we will have already been in touch to go through what you need to do differently. If Aviva manages the claim, we have to manage the complaint. And if a customer complains to you about their claims experience with Aviva, whether by phone, email or letter, you must let us know quickly.

Either email or call us using the contact details you have for the relevant claims team and we will then manage the complaint.

What does this mean for me?

The FCA introduced new rules that affect firms across all financial services sectors. They were first announced in the FCA's policy statement PS 15/19 in July 2015 and we've listed the main changes here in the order they came into force.

From October 2015

- The cost of calls your customers make to you was limited to a maximum basic rate, which includes all post-contractual and all complaint calls.

From 1st July 2016 onwards

- The 'next business day' rule was extended to the end of the third business day after complaint receipt date, for firms to resolve complaints informally.

- This Summary Resolution Communication will confirm that the complaint is resolved and outline the customer's right to take their complaint to the Financial Ombudsman Service.
- You will now be required to report all complaints to the FCA, including those handled informally in the three-day window.

- You'll need to update your Complaint Reporting to reflect the new FCA return requirements and submit these to the FCA twice a year, in line with your reporting periods.



Where can I find out more?

You can read the FCA's full statement at [fca.org.uk/your-fca/documents/policy-statements/ps15-19](https://www.fca.org.uk/your-fca/documents/policy-statements/ps15-19)

If you have a licence for the Aviva Broker Development Zone, you can search 'Complaints' in the course category search box, and you will find some modules on the changes.

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